

**Information to identify the case:**

Debtor 1 **Donald Gene Wicker**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9737**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Northern District of Illinois**

Case number: **17-81238**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Donald Gene Wicker

August 29, 2017

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Donald Gene Wicker  
Debtor

Case No. 17-81238-TML  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-3

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Aug 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2017.

db +Donald Gene Wicker, 810 Prairie Ridge Dr., Woodstock, IL 60098-6316  
25679881 +A/r Concepts, 18-3 E Dundee Rd, Barrington, IL 60010-5275  
25679885 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413  
25738617 +Bayview Loan Servicing, LLC, c/o Attorney Dana O'Brien, McCalla Raymer Leibert Pierce LLC,  
1 N. Dearborn, Suite 1200, Chicago, IL 60602-4337  
25679889 +CCI/Contract Callers Inc, Po Box 3000, Augusta, GA 30914-3000  
25679888 +Capital One / Menard, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258  
25679891 +Citibank, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
Saint Louis, MO 63179-0040  
25679892 +Citibank Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
Saint Louis, MO 63179-0040  
25679893 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
S Louis, MO 63179-0040  
25679896 +Franklin Collection Service, Inc, Po Box 3910, Tupelo, MS 38803-3910  
25679897 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104  
25679898 +General Revenue Corp, 4660 Duke Dr Ste 300, Mason, OH 45040-8466  
25679899 +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622  
25679900 +Kohls/Capital One, Po Box 9500, Wilks-Barr, PA 18773-9500  
25679910 +Verizon, 500 Technology Dr., Suite 550, Saint Charles, MO 63304-2225  
25679911 +Webster Bank, 145 Bank St, Waterbury, CT 06702-2211  
25679913 +Wesley Pribla, 1031 N. Seminary Ave., Woodstock, IL 60098-2956

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBJNATALE.COM Aug 30 2017 02:38:00 Bernard J Natale, Bernard J. Natale, Ltd.,  
Edgebrook Office Center, 1639 N Alpine Rd, Suite 401, Rockford, IL 61107-1481  
25679883 E-mail/Text: ebn@americollect.com Aug 30 2017 03:06:16 Americollect Inc, Po Box 1566,  
1851 S Alverno Rd, Manitowoc, WI 54221  
25679882 +EDI: GMACFS.COM Aug 30 2017 02:33:00 Ally Financial, Po Box 380901,  
Bloomington, MN 55438-0901  
25679884 +EDI: BANKAMER.COM Aug 30 2017 02:33:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
Greensboro, NC 27420-6012  
25679886 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 30 2017 03:06:59  
Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor,  
Miami, FL 33146-1873  
25679887 +EDI: CAPITALONE.COM Aug 30 2017 02:33:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
25679890 +EDI: CHASE.COM Aug 30 2017 02:38:00 Chase Card, Attn: Correspondence, Po Box 15298,  
Wilmington, DE 19850-5298  
25679894 +EDI: RCSFNBMARIN.COM Aug 30 2017 02:33:00 Credit One Bank Na, Po Box 98873,  
Las Vegas, NV 89193-8873  
25679895 +E-mail/Text: bknotice@erccollections.com Aug 30 2017 03:06:12 ERC/Enhanced Recovery Corp,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
25682021 +EDI: RMSC.COM Aug 30 2017 02:33:00 GE Capital Retail Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
25679902 +E-mail/Text: mmrgbk@mirmedrg.com Aug 30 2017 03:06:10 Miramed Revenue Group,  
991 Oak Creek Dr, Lombard, IL 60148-6408  
25679903 EDI: PRA.COM Aug 30 2017 02:33:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
25679905 +EDI: RMSC.COM Aug 30 2017 02:33:00 Syncb/home Design Furn, Po Box 965064,  
Orlando, FL 32896-5064  
25679906 +EDI: RMSC.COM Aug 30 2017 02:33:00 Syncb/tweeter, Synchrony Bank, Po Box 965064,  
Orlando, FL 32896-5064  
25679907 +EDI: RMSC.COM Aug 30 2017 02:33:00 Synchrony Bank/ Old Navy, Po Box 965064,  
Orlando, FL 32896-5064  
25679909 EDI: TFSR.COM Aug 30 2017 02:33:00 Toyota Financial Services, Toyota Financial Services,  
Po Box 8026, Cedar Rapids, IA 52409  
25679908 +EDI: WTRRNBNBANK.COM Aug 30 2017 02:33:00 Target, C/O Financial & Retail Svcs,  
Mailstop BT POB 9475, Minneapolis, MN 55440-9475  
25679912 +EDI: WFFC.COM Aug 30 2017 02:33:00 Wells Fargo Dealer Services, Po Box 3569,  
Rancho Cucamonga, CA 91729-3569

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

25679901 Michael Vanderstappen  
25679904 ##+Security Check, 2612 Jackson Ave W, Oxford, MS 38655-5405

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3

User: admin  
Form ID: 318

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Total Noticed: 35

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2017 at the address(es) listed below:

Bernard J Natale natalelaw@bjnatalelaw.com, bnatale@ecf.epiqsystems.com  
Dana N O'Brien on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dana.obrien@mccalla.com,  
NDistrict@mccalla.com;veronica.frausto@mccalla.com  
John P Dickson on behalf of Debtor 1 Donald Gene Wicker john@dicksonlawgroup.com  
Patrick S Layng USTPRegion11.MD. ECF@usdoj.gov  
Toni Townsend on behalf of Creditor BAYVIEW LOAN SERVICING, LLC toni.townsend@mccalla.com,  
northerndistrict@mccalla.com

TOTAL: 5